

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/814,243		
		Filing Date	March 21, 2001		
		First Named Inventor	Edmund L. H et al.		
		Art Unit	2161		
		Examiner Name	Hani M. Kazimi		
Sheet	1 of 10	Attorney Docket Number	72167.000236		
U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

O.A	1.	US- 2001/0011255	08/02/2001	Asay et al.	
	2.	US- 2001/0037289	11/01/2001	Mayr et al.	
	3.	US- 2001/0047313	11/29/2001	Kanai	
	4.	US- 2001/0047489	11/29/2001	Ito et al.	
	5.	US- 2001/0007341	01/17/2002	Lent et al.	
	6.	US- 2002/0013728	01/31/2002	Wilkman	
	7.	US- 2002/0032645	03/14/2002	Nozaki et al.	
	8.	US- 2002/0038363	03/28/2002	MacLean	
	9.	US- 2002/0048369	04/25/2002	Ginter et al.	
	10.	US- 2002/0052833	05/02/2002	Lent et al.	
	11.	US- 2002/0052836	05/02/2002	Galperin et al.	
	12.	US- 2002/0052842	05/02/2002	Schuba et al.	
	13.	US- 2002/0062285	05/23/2002	Amann et al.	
	14.	US- 2002/0069159	06/06/2002	Talbot et al.	
	15.	US- 2002/0087468	07/04/2002	Ganesan et al.	
	16.	US- 2002/0091628	07/11/2002	Kunimatsu	
	17.	US- 2002/0091635	07/11/2002	Dilip et al.	
	18.	US- 2002/0103749	08/01/2002	Agudo et al.	
	19.	US- 2002/0123960	09/05/2002	Ericksen	
	20.	US- 2002/0188556	12/12/2002	Colica et al.	
	21.	US- 2003/0004866	01/02/2003	Huennekens et al.	
	22.	US- 2003/0046222	03/06/2003	Bard et al.	
✓	23.	US- 2003/0046223	03/06/2003	Crawford et al.	
O.A	24.	US- 2003/0101133	05/29/2003	DeFrancesco, Jr. et al.	

EXAMINER SIGNATURE

[Handwritten Signature]

DATE CONSIDERED

3/10/2006

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0-A	25.	US- 2003/0120586	06/26/2003	Litty	
↑	26.	US- 2003/0135448	07/17/2003	Aguias et al.	
	27.	US- 2003/0135449	07/17/2003	Xu et al.	
	28.	US- 2003/0135450	07/17/2003	Aguais et al.	
	29.	US- 2003/0140000	07/24/2003	Lee	
	30.	US- 2003/0176931	09/18/2003	Pednault et al.	
	31.	US- 2003/0195840	10/16/2003	Xu	
	32.	US- 2003/0229582	12/11/2003	Sherman et al.	
	33.	US- 2004/0044615	03/04/2004	Xue et al.	
	34.	US- 2005/0097036	05/05/2005	White et al.	
	35.	US- 3316395	04/25/1967	Lavin	
	36.	US- 3634669	01/11/1971	Wykcoff et al.	
	37.	US- 4254474	03/03/1981	Cooper et al.	
	38.	US- 4594663	06/10/1986	Hirayama	
	39.	US- 4598367	07/01/1986	DeFrancesco et al.	
	40.	US- 4642768	02/10/1987	Roberts	
	41.	US- 4736294	04/05/1988	Le Grand	
	42.	US- 4739478	04/19/1988	Roberts et al.	
	43.	US- 4760604	07/26/1988	Cooper et al.	
	44.	US- 4812628	03/14/1989	Boston	
	45.	US- 4831526	05/16/1989	Luchs	
	46.	US- 4866634	09/12/1989	Reboh	
↓	47.	US- 4897811	01/30/1990	Scofield	
0-A	48.	US- 4914587	04/03/1990	Clouse	

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		Examiner Name	Hani M. Kazimi
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U.S. PATENT DOCUMENTS

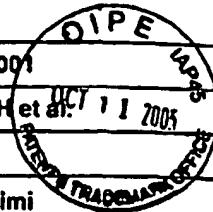
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O-A	49.	US- 4964043	10/16/1990	Galvin	
↑	50.	US- 5054096	10/01/1991	Beizer	
	51.	US- 5206803	04/27/1993	Vitagliano	
	52.	US- 5220500	06/15/1993	Baird et al.	
	53.	US- 5227874	07/13/1993	Von Kohom	
	54.	US- 5231571	07/27/1993	D'Agostino	
	55.	US- 5239462	08/24/1993	Jones	
	56.	US- 5262941	11/16/1993	Saladin	
	57.	US- 5274547	12/28/1993	Zoffel	
	58.	US- 5278751	01/11/1994	Adiano et al.	
	59.	US- 5321841	06/14/1994	East et al.	
	60.	US- 5424938	06/13/1995	Wagner	
	61.	US- 5544844	08/22/1995	Inoue et al.	
	62.	US- 55481647	01/02/1996	Brody et al.	
	63.	US- 55523942	06/04/1996	Tyler et al.	
	64.	US- 5537315	07/16/1996	Mitcham	
	65.	US- 5550734	08/27/1996	Tater	
	66.	US- 5551021	08/27/1996	Harada et al.	
	67.	US- 5606496	02/25/1997	D'Agostino	
	68.	US- 5611052	03/11/1997	Dykstra	
	69.	US- 5644493	07/01/1997	Motai et al.	
	70.	US- 5649116	07/15/1997	McCoy et al.	
U	71.	US- 5655085	08/05/1997	Ryan	
O-A	72.	US- 5664115	09/02/1997	Fraser	

EXAMINER SIGNATURE <i>Hani M. Kazimi</i>	DATE CONSIDERED 3/10/2006
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		Art Unit	2161
		Examiner Name	Hani M. Kazimi
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0-A	73.	US- 5689649	11/18/1997	Altman et al.	
	74.	US- 5696907	12/09/1997	Tom	
	75.	US- 5699527	12/16/1997	Davidson	
	76.	US- 5701400	12/23/1997	Amado	
	77.	US- 5715402	02/03/1998	Popolo	
	78.	US- 5717865	02/10/1998	Stratmann	
	79.	US- 5732397	03/31/1998	DeTore et al.	
	80.	US- 5742775	04/21/1998	King	
	81.	US- 5758328	05/26/1998	Giovannoli	
	82.	US- 5765144	06/09/1998	Larche	
	83.	US- 5774882	06/30/1998	Keen	
	84.	US- 5774883	06/30/1998	Andersen et al.	
	85.	US- 5794207	08/11/1998	Walker et al.	
	86.	US- 5797133	08/18/1998	Jones	
	87.	US- 5802502	09/01/1998	Gell et al.	
	88.	US- 5809478	09/15/1998	Greco	
	89.	US- 5815683	09/29/1998	Volger	
	90.	US- 5832447	11/03/1998	Rieker et al.	
	91.	US- 5838906	11/17/1998	Doyle et al.	
	92.	US- 5842178	11/24/1998	Giovannoli	
	93.	US- 5844553	12/01/1998	Hao et al.	
	94.	US- 5845256	12/01/1998	Pescitelli	
✓	95.	US- 5848427	12/08/1998	Hyodo	
0-A	96.	US- 5862223	01/19/1999	Walker et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number 09/814,243
Filing Date March 21, 2001
First Named Inventor Edmund L. H et al.
Art Unit 2161
Examiner Name Hani M. Kazimi
Attorney Docket Number 72167.000236

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0-14	97.	US- 5870721	02/09/1999	Norris	
↑	98.	US- 5870723	02/09/1999	Pare	
	99.	US- 5873096	02/16/1999	Lim	
	100.	US- 5920848	07/06/1999	Schutzer et al.	
	101.	US- 5926800	07/20/1999	Baronowski	
	102.	US- 5930764	07/27/1999	Melchione	
	103.	US- 5930775	07/27/1999	McCauley et al.	
	104.	US- 5930776	07/27/1999	Dykstra	
	105.	US- 5940811	08/17/1999	Norris	
	106.	US- 5940812	08/17/1999	Tengel et al.	
	107.	US- 5963953	10/05/1999	Cram et al.	
	108.	US- 5966699	10/12/1999	Zandi	
	109.	US- 5970482	10/19/1999	Pham	
	110.	US- 5970483	10/19/1999	Evans	
	111.	US- 5983206	11/09/1999	Oppenheimer	
	112.	US- 5987434	11/16/1999	Libman	
	113.	US- 5987436	11/16/1999	Halbrook	
	114.	US- 5991750	11/23/1999	Watson	
	115.	US- 5995947	11/30/1999	Fraser	
	116.	US- 6012044	01/04/2000	Maggioncalda et al.	
	117.	US- 6014645	01/11/2000	Cunningham	
	118.	US- 6014646	01/11/2000	Vallee et al.	
↓	119.	US- 6029149	02/22/2000	Dykstra	
D-14	120.	US- 6032137	02/29/2000	Hallard	

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6-A	121.	US- 6055517	04/25/2000	Friend et al.	
↑	122.	US- 6078905	06/20/2000	Pick-Le Winter	
	123.	US- 6088686	07/11/2000	Walker et al.	
	124.	US- 6105007	08/05/2000	Norris	DUPLICATE DISCLOSURE
	125.	US- 6108644	08/22/2000	Goldschlag et al.	
	126.	US- 6112190	08/29/2000	Fletcher et al.	
	127.	US- 6128603	10/03/2000	Dent et al.	
	128.	US- 6134530	10/17/2000	Bunting et al.	
	129.	US- 6167383	12/26/2000	Henson	
	130.	US- 6185543	02/06/2001	Galperin et al.	
	131.	US- 6208979	03/27/2001	Sinclair	
	132.	US- 6216115	04/10/2001	Barrameda et al.	
	133.	US- 6249775	06/19/2001	Freeman et al.	
	134.	US- 6260026	07/10/2001	Tomida et al.	
	135.	US- 6272528	08/07/2001	Cullen et al.	
	136.	US- 6311189	10/30/2001	Duhon	
	137.	US- 6324524	11/27/2001	Lent et al.	
	138.	US- 6339766	01/15/2002	Gephardt	
	139.	US- 6343279	01/29/2002	Bissonette et al.	
	140.	US- 6374230	04/16/2002	Walker et al.	
	141.	US- 6385594	05/07/2002	Lebda et al.	
	142.	US- 6405181	06/11/2002	Lent et al.	
↓	143.	US- 6502080	12/31/2002	Eichorst et al.	
2-A	144.	US- 6529187	03/04/2003	Dickelman	

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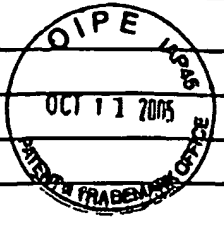
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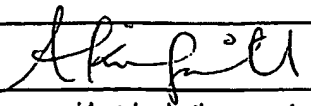
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NON-PATENT LITERATURE DOCUMENTS

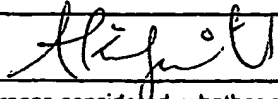
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO

0-11	151.	HICKMAN et al., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	<input type="checkbox"/>	<input type="checkbox"/>
	152.	Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000	<input type="checkbox"/>	<input type="checkbox"/>
	153.	ANONYMOUS, Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/93	<input type="checkbox"/>	<input type="checkbox"/>
	154.	Credit Line Optimization, A Marketswitch Paper, Marketswitch Corporation, www.marketswitch.com, copyright 2002, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
	155.	Credit Score Accuracy and Implications for Consumers, Consumer Federation of America National Credit Rep, 12/17/2002	<input type="checkbox"/>	<input type="checkbox"/>
	156.	Fast Start Scoring Models, Scorex, http://www.Scores.com/us/home.html, copyright 2003, 06/25/2005	<input type="checkbox"/>	<input type="checkbox"/>
	157.	BANASIAK, Integrating Predictive Scoring Technology, 12 th Annual Credit Card Collections Conference, 10/15-10/17/2003	<input type="checkbox"/>	<input type="checkbox"/>
	158.	NAESB-SUIS Creditworthiness Principles Draft #1, NAESB-SUIS, 12/09/2002	<input type="checkbox"/>	<input type="checkbox"/>
	159.	HUBBARD et al., NextGen FICO Scores: More Predictive Power in Account Management, A Fair Isaac Paper, 09/01/2001	<input type="checkbox"/>	<input type="checkbox"/>
	160.	Scorex Launches New Credit Line Optimization Consulting Service, Scorex, Press Release, 10/27/2003	<input type="checkbox"/>	<input type="checkbox"/>
8-11	161.	Strategy Science Executive Brief, Fair Isaac, copyright 06/2003, 06/01/2003	<input type="checkbox"/>	<input type="checkbox"/>

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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES NO

2-A	162.	TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	<input type="checkbox"/>	<input type="checkbox"/>
2-A	163.	PARADI et al., Using DEA and Negative DEA in Credit Risk Evaluation, Journal of Productivity Analysis, Vol. 21, 2004, pp. 153-165.	<input type="checkbox"/>	<input type="checkbox"/>
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